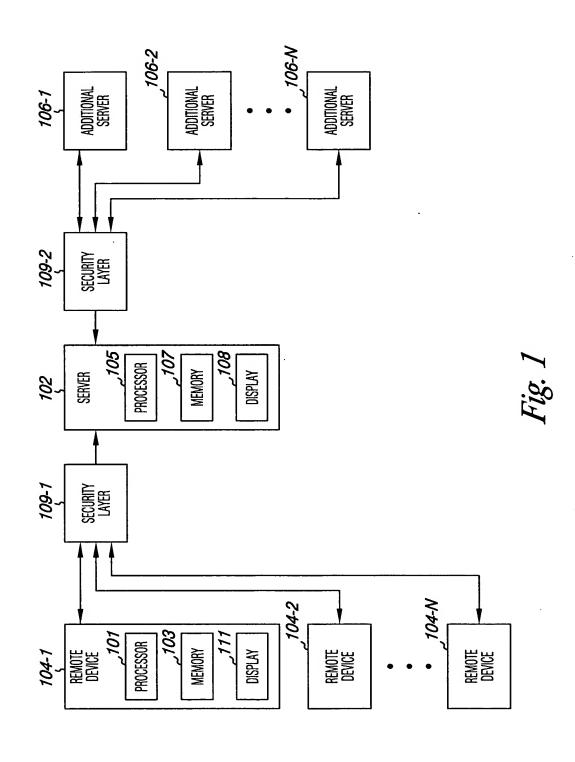


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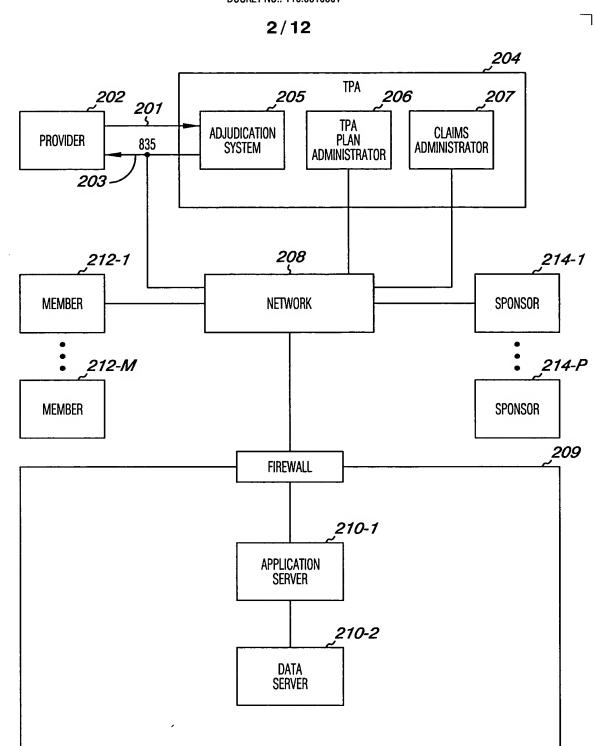
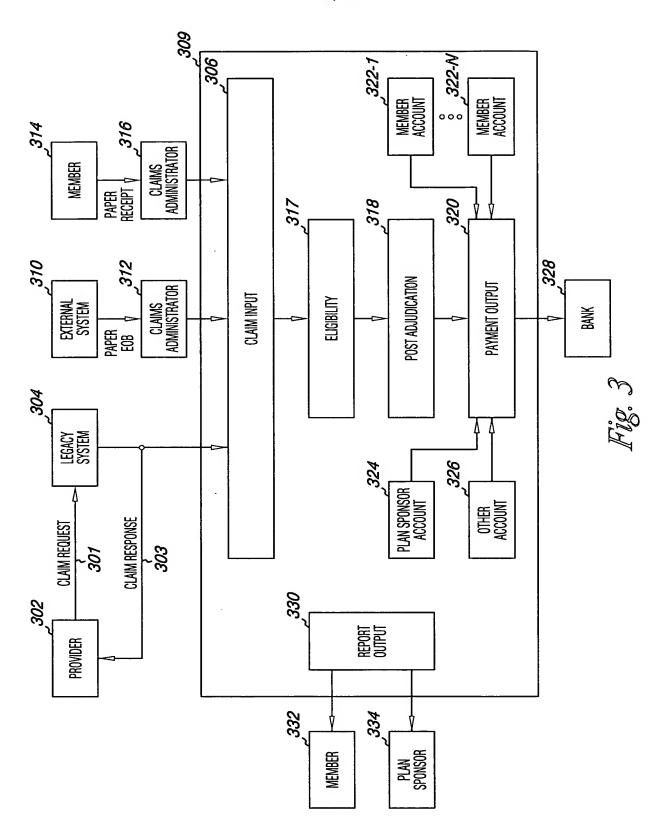


Fig. 2



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INSURANCE PLAN		
SERVICES		40
IN-NETWORK	OUT-OF-NETWORK	40
402-1 ~ CO-PAY 402-2 ~ CO-INSURANCE 402-N ~ OTHER	404-1 ~ CO-PAY 404-2 ~ CO-INSURANCE 404-N ~ OTHER	
SPONSOR PLAN		
*SERVICES		
*IN-NETWORK	*OUT-OF-NETWORK	~ <i>40</i>
<i>406-1</i> ∽ *CO-PAY	<i>408-1</i> ∽ *CO-PAY	
406-2 → *CO-INSURANCE 406-N → *OTHER	408-2 ~ *CO-INSURANCE 408-N ~ *OTHER	
MEMB	ER PLAN	
410-1 ~ HRA		40
410-2 ~ FSA		
410-3 ~ VACATION ACCNT 410-N ~ OTHER MEMBER ACCNT	,	

Fig. 4

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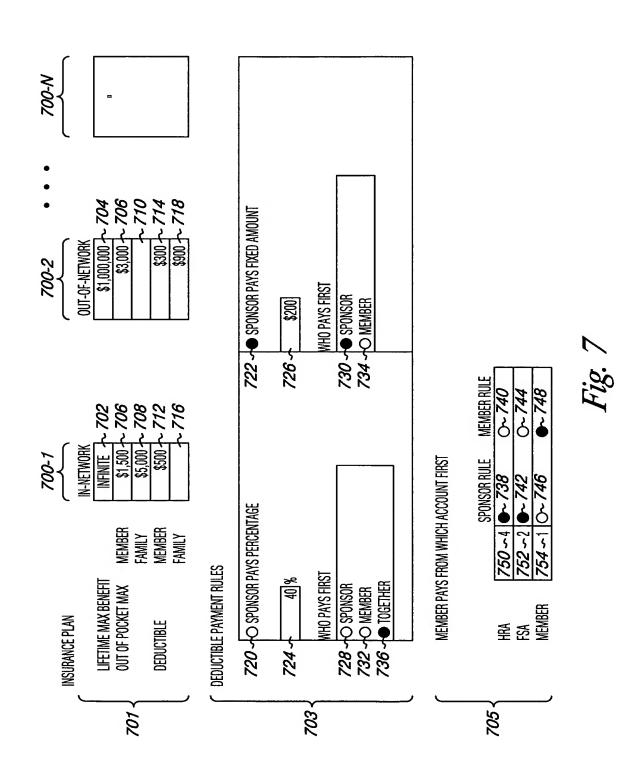
SPONSOR CLAIM CATEGORY

501	SPONSOR PAYS PERCENTAGE SPONSOR PAYS FIXED AMOUN	T		-PAY ~ <i>502</i> ~ <i>506</i>	50% - \$45 -	- 504 - 508
<i>503</i>	MEMBER ACCOUNT RULES HRA FSA MEMBER OUT OF POCKET	522 - 524 - 526 -		SPONSOR RU 510 514 518	LE	MEMBER RULE ○~512 ○~516 ○~520
<i>505</i>	SPONSOR PAYS PERCENTAGE SPONSOR PAYS FIXED AMOUN	T	000	-INS - <i>528</i> - <i>532</i>		50% ~ <i>530</i> \$45 ~ <i>534</i>
507	MEMBER ACCOUNT RULES HRA FSA MEMBER OUT OF POCKET	546 - 550 - 552 -	2 4 1	SPONSOR RU ~ 536 ~ 540 ~ 544	LE	MEMBER RULE ○~ 538 ○~ 542 ○~ 546

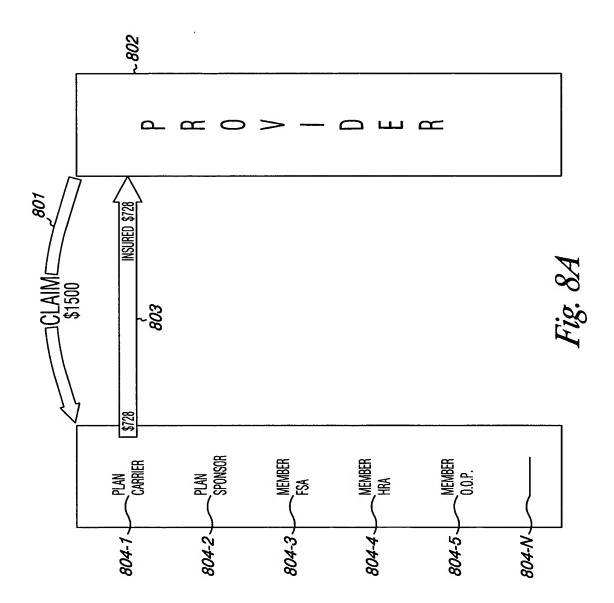
Fig. 5

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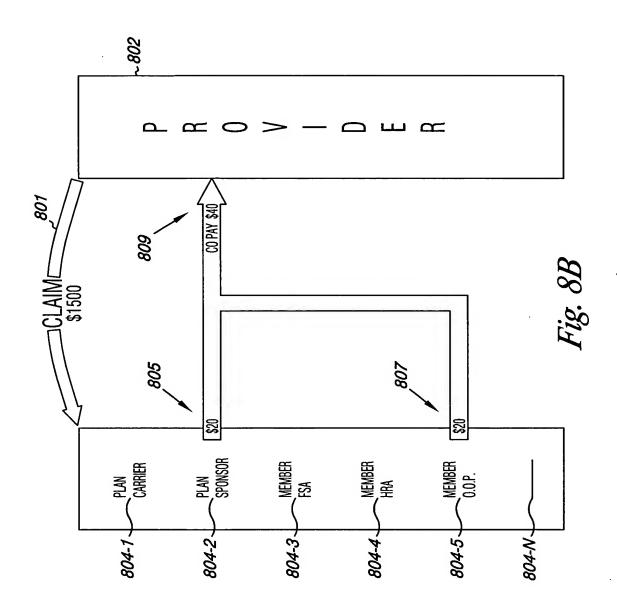
		601-1	•	N-109	669	ſ
	INSURANCE CATEGORY INSURANCE RULES	INSURANCE (AF	IN NETWORK TER CO-PAY)	=	OUT OF NETWORK INSURANCE (AFTER CO-PAY)	
600-1	CARRIER PERCENT AFTER CO-PAY CO-PAY AFTER DEDUCTIBLE MAXIMUM OUT OF POCKET PAYMENT	J-PAY PAYMENT	$80\% \sim 602$ \$15 \times 606 N0 \times 670 \$5,000 \times 674		50% ~ 604 \$40 ~ 608 YES ~ 672	T
	SPONSOR RULES			=		
	601 SPONSOR PAYS PERCENTAGE SPONSOR PAYS FIXED AMOUNT	CO-PAY O-676 ONT	50% ~ 678 \$45 ~ 626		CO-PAV C-620 50% - 622 C-628 \$45 - 630	- • -
600-2	603 KEMBER ACCOUNT RULES HR. FSA MEMBER OUT OF POCKET	SPONSOR RULE 643 - 2	E MEMBER RULE ○~ 632 ○~ 636 ○~ 640		SPONSOR RULE MEMBER RULE 646 2 0 633 0 634 647 4 0 637 0 638 648 6 0 641 0 642	
	605 $\bigg\{$ Sponsor pays percentage Sponsor pays fixed amount	CO-INS CO-650 UNT	50% - 652 \$100-660		00-INS 0-654 50% -656 0-662 \$45 -664	, <u>, , , , , , , , , , , , , , , , , , </u>
Fig. 6	607 MEMBER ACCOUNT RULES HRA FSA MEMBER OUT OF POCKET	SPONSOR RULE 683 - 2	E MEMBER RULE O~ 672 O~ 676 O~ 680		SPONSOR RULE MEMBER RULE 686 1	



TITLE: BENEFIT MANAGEMENT
INVENTOR(S): Peter Kaehler, John L. Erickson, Peter L. Hauser, and Leonard Steidel
DOCKET NO.: 110.0010001

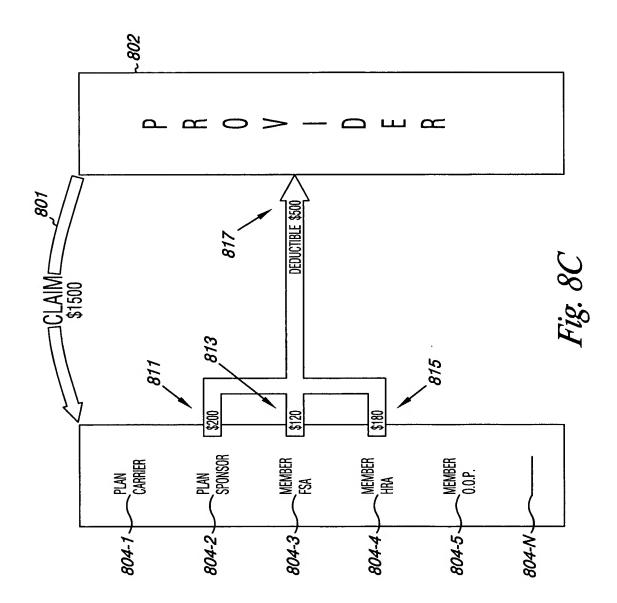


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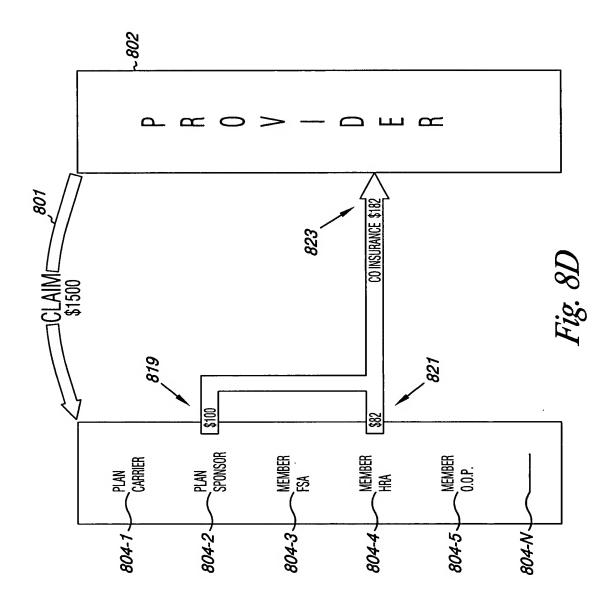


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